

**United States Bankruptcy Court
District of Maryland**

IN RE:Case No. **10-23633****Johnson, Teresa P**Chapter **11**

Debtor(s)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 2,140,000.00		
B - Personal Property	Yes	4	\$ 41,452.24		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	4		\$ 2,660,378.10	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		\$ 184,191.08	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 18,261.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 18,842.00
TOTAL		20	\$ 2,181,452.24	\$ 2,844,569.18	

**United States Bankruptcy Court
District of Maryland**

IN RE:Case No. **10-23633****Johnson, Teresa P**Chapter **11**

Debtor(s)

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☒ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$
Student Loan Obligations (from Schedule F)	\$
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$
TOTAL	\$

State the following:

Average Income (from Schedule I, Line 16)	\$
Average Expenses (from Schedule J, Line 18)	\$
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$
4. Total from Schedule F		\$
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$

IN RE Johnson, Teresa PCase No. 10-23633

Debtor(s)

(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Single-family house at 10819 Wadsworth Road, Woodstock, MD 21136			400,000.00	506,596.44
Single-family house at 1512 Ralworth Road, Baltimore, MD 21218			152,000.00	134,975.00
Single-family house at 1621 Latrobe Street, Baltimore, MD 21202			65,000.00	63,540.31
Single-family house at 2337 Calvert Street, Baltimore, MD 21218			275,000.00	335,999.50
Single-family house at 3604 Cameron Court, Ellicott City, MD 21042			900,000.00	1,276,460.00
Single-family house at 700 Kevin Road, Baltimore, MD 21229			142,000.00	129,994.00
Single-family house at 806 Central Avenue, Baltimore, MD 21202			68,000.00	79,145.00
Single-family house at 916 August Avenue, Baltimore, MD 21229			138,000.00	117,344.85
TOTAL			2,140,000.00	

(Report also on Summary of Schedules)

IN RE **Johnson, Teresa P**Case No. **10-23633**

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Currency		220.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Point Breeze Credit Union checking account no. xx6463		850.00
		Transportation Credit Union checking account no. xxx2140		97.24
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, include audio, video, and computer equipment.		19" television		20.00
		36" television		40.00
		Armoire		100.00
		Armoire		75.00
		Artificial plants		15.00
		Blender		5.00
		Chair		100.00
		Chairs (2)		50.00
		Condenser		60.00
		Couch		125.00
		Couch		125.00
		Couch and ottoman		150.00
		Counter stools (6)		90.00
		Day bed		75.00
		Desk		35.00
		Dressers (2)		150.00
		File cabinets (2)		60.00
		Flat screen TV (36")		125.00
		Flat screen TV (36")		125.00
		Flat screen TV (52")		100.00
		Kitchen utensils		5.00
		Lamps (3)		12.00
		Lounge chair		75.00
		Microwave oven		35.00
		Mixer		5.00

IN RE Johnson, Teresa P

Case No. 10-23633

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
		Night stands (2)		20.00
		Night table		10.00
		Office chairs (3)		50.00
		Ottoman		50.00
		Ottoman		50.00
		Post bed		150.00
		Potted plants		10.00
		Queen sized bed		100.00
		Refrigerator		150.00
		Stove		300.00
		Table with 6 chairs		125.00
		Toaster		5.00
		African american pictures (15)		300.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.				
6. Wearing apparel.		Clothing		10.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issue.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		United States Civil Service Retirement System		0.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		Ms. Renovator, LLC (100%)		126.00
		TVAN Mortgage Solutions, LLC (100%)		2,079.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			

IN RE Johnson, Teresa P

Case No. 10-23633

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		2006 Federal Income Tax Refund		22,592.00
		2006 Maryland Income Tax Refund		8,551.00
19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2002 Hyundai Elantra		525.00
		2002 Mercedes Benz 240		2,925.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		Computers (2)		150.00
		Copier/scanner/fax machine		250.00
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			

IN RE Johnson, Teresa P

Debtor(s)

Case No. 10-23633

(If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
35. Other personal property of any kind not already listed. Itemize.	X			
TOTAL				41,452.24

_____**0** continuation sheets attached(Include amounts from any continuation sheets attached.
Report total also on Summary of Schedules.)

IN RE Johnson, Teresa P

Case No. 10-23633

Debtor(s)

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPTDebtor elects the exemptions to which debtor is entitled under:
(Check one box)☐ Check if debtor claims a homestead exemption that exceeds \$146,450. *☐ 11 U.S.C. § 522(b)(2)☒ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<u>SCHEDULE B - PERSONAL PROPERTY</u>			
Currency	ACM, C & JP § 11-504(b)(5)	220.00	220.00
Point Breeze Credit Union checking account no. xx6463	ACM, C & JP § 11-504(b)(5)	850.00	850.00
Transportation Credit Union checking account no. xxx2140	ACM, C & JP § 11-504(b)(5)	97.24	97.24
19" television	ACM, C & JP § 11-504(f)	20.00	20.00
36" television	ACM, C & JP § 11-504(b)(4)	25.00	40.00
	ACM, C & JP § 11-504(f)	15.00	
Armoire	ACM, C & JP § 11-504(b)(4)	100.00	100.00
Armoire	ACM, C & JP § 11-504(f)	75.00	75.00
Artificial plants	ACM, C & JP § 11-504(f)	15.00	15.00
Blender	ACM, C & JP § 11-504(f)	5.00	5.00
Chair	ACM, C & JP § 11-504(b)(4)	100.00	100.00
Chairs (2)	ACM, C & JP § 11-504(f)	50.00	50.00
Condenser	ACM, C & JP § 11-504(b)(4)	60.00	60.00
Couch	ACM, C & JP § 11-504(f)	125.00	125.00
Couch	ACM, C & JP § 11-504(f)	125.00	125.00
Couch and ottoman	ACM, C & JP § 11-504(f)	150.00	150.00
Counter stools (6)	ACM, C & JP § 11-504(f)	90.00	90.00
Day bed	ACM, C & JP § 11-504(b)(4)	75.00	75.00
Desk	ACM, C & JP § 11-504(b)(4)	35.00	35.00
Dressers (2)	ACM, C & JP § 11-504(b)(4)	150.00	150.00
File cabinets (2)	ACM, C & JP § 11-504(b)(4)	60.00	60.00
Flat screen TV (36")	ACM, C & JP § 11-504(b)(4)	125.00	125.00
Flat screen TV (36")	ACM, C & JP § 11-504(f)	125.00	125.00
Flat screen TV (52")	ACM, C & JP § 11-504(f)	100.00	100.00
Kitchen utensils	ACM, C & JP § 11-504(f)	5.00	5.00
Lamps (3)	ACM, C & JP § 11-504(f)	12.00	12.00
Lounge chair	ACM, C & JP § 11-504(f)	75.00	75.00
Microwave oven	ACM, C & JP § 11-504(f)	35.00	35.00
Mixer	ACM, C & JP § 11-504(f)	5.00	5.00
Night stands (2)	ACM, C & JP § 11-504(b)(4)	20.00	20.00
Night table	ACM, C & JP § 11-504(f)	10.00	10.00
Office chairs (3)	ACM, C & JP § 11-504(b)(4)	50.00	50.00
Ottoman	ACM, C & JP § 11-504(b)(4)	50.00	50.00
Ottoman	ACM, C & JP § 11-504(f)	50.00	50.00
Post bed	ACM, C & JP § 11-504(b)(4)	150.00	150.00
Potted plants	ACM, C & JP § 11-504(f)	10.00	10.00
Queen sized bed	ACM, C & JP § 11-504(f)	100.00	100.00
Refrigerator	ACM, C & JP § 11-504(f)	150.00	150.00

* Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

IN RE Johnson, Teresa PCase No. 10-23633

Debtor(s)

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT
(Continuation Sheet)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
Stove	ACM, C & JP § 11-504(f)	300.00	300.00
Table with 6 chairs	ACM, C & JP § 11-504(f)	125.00	125.00
Toaster	ACM, C & JP § 11-504(f)	5.00	5.00
African american pictures (15)	ACM, C & JP § 11-504(f)	300.00	300.00
Ms. Renovator, LLC (100%)	ACM, C & JP § 11-504(b)(5)	126.00	126.00
TVAN Mortgage Solutions, LLC (100%)	ACM, C & JP § 11-504(b)(5)	2,079.00	2,079.00
2006 Federal Income Tax Refund	ACM, C & JP § 11-504(b)(5)	100.00	22,592.00
	ACM, C & JP § 11-504(f)	2,000.76	
2002 Hyundai Elantra	ACM, C & JP § 11-504(b)(5)	525.00	525.00
2002 Mercedes Benz 240	ACM, C & JP § 11-504(b)(5)	2,002.76	2,925.00
	ACM, C & JP § 11-504(f)	922.24	

IN RE Johnson, Teresa PCase No. 10-23633

Debtor(s)

(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Brink Alarm System 8880 Esters Blvd. Irving, TX 75063	Alarm system for 2337 Calvert Street

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Debtor(s)

(If known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Ms. Renovator, LLC 3604 Cameron Court Ellicott City, MD 21042	LTD Financial Services L.P. 7322 Southwest Freeway Suite 1600 Houston, TX 77074 M&T Bank Ground Floor Recovery 1100 Wehrle Drive Williamsville, NY 14221

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Debtor(s)

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status Single	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): Daughter	AGE(S): 37
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation Real Estate Broker Name of Employer Execuhomes Realty, Inc. How long employed 1 years Address of Employer 8830 Orchard Tree Lane Towson, MD 21266		

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Current monthly gross wages, salary, and commissions (prorate if not paid monthly)

DEBTOR	SPOUSE
\$ 2,833.00	\$ _____
\$ _____	\$ _____

2. Estimated monthly overtime

\$ _____	\$ _____
----------	----------

3. SUBTOTAL

\$ 2,833.00	\$ _____
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4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and Social Security

\$ _____	\$ _____
----------	----------

b. Insurance

\$ _____	\$ _____
----------	----------

c. Union dues

\$ _____	\$ _____
----------	----------

d. Other (specify) _____

\$ _____	\$ _____
----------	----------

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 0.00	\$ _____
----------------	----------

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ 2,833.00	\$ _____
--------------------	----------

7. Regular income from operation of business or profession or farm (attach detailed statement)

\$ 3,318.00	\$ _____
--------------------	----------

8. Income from real property

\$ 9,004.00	\$ _____
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9. Interest and dividends

\$ _____	\$ _____
----------	----------

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

\$ _____	\$ _____
----------	----------

11. Social Security or other government assistance

(Specify) _____

\$ _____	\$ _____
----------	----------

12. Pension or retirement income

\$ 3,106.00	\$ _____
--------------------	----------

13. Other monthly income

(Specify) _____

\$ _____	\$ _____
----------	----------

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 15,428.00	\$ _____
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15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ 18,261.00	\$ _____
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16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)

\$ 18,261.00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

None

IN RE Johnson, Teresa PCase No. 10-23633

Debtor(s)

(If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ <u>6,099.00</u>
a. Are real estate taxes included? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	
b. Is property insurance included? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	
2. Utilities:	
a. Electricity and heating fuel	\$ <u>475.00</u>
b. Water and sewer	\$ _____
c. Telephone	\$ _____
d. Other _____	\$ _____
3. Home maintenance (repairs and upkeep)	\$ <u>75.00</u>
4. Food	\$ <u>275.00</u>
5. Clothing	\$ <u>225.00</u>
6. Laundry and dry cleaning	\$ <u>50.00</u>
7. Medical and dental expenses	\$ <u>400.00</u>
8. Transportation (not including car payments)	\$ <u>300.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <u>50.00</u>
10. Charitable contributions	\$ _____
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ <u>106.00</u>
b. Life	\$ _____
c. Health	\$ _____
d. Auto	\$ <u>200.00</u>
e. Other _____	\$ _____
12. Taxes (not deducted from wages or included in home mortgage payments)	
(Specify) _____	\$ _____
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$ _____
b. Other _____	\$ _____
14. Alimony, maintenance, and support paid to others	\$ _____
15. Payments for support of additional dependents not living at your home	\$ _____
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ _____
17. Other Mortgages On Investment Property	\$ <u>10,587.00</u>
_____	\$ _____
_____	\$ _____

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.

\$ <u>18,842.00</u>

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document:

None

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$ <u>18,261.00</u>
b. Average monthly expenses from Line 18 above	\$ <u>18,842.00</u>
c. Monthly net income (a. minus b.)	\$ <u>-581.00</u>

IN RE Johnson, Teresa PCase No. 10-23633

Debtor(s)

(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 22 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: July 1, 2010 Signature: /s/ T. Johnson
T. Johnson

Debtor

Date: _____ Signature: _____
 (Joint Debtor, if any)

[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.

Address

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (*total shown on summary page plus 1*), and that they are true and correct to the best of my knowledge, information, and belief.

Date: _____ Signature: _____

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.